

INSURANCE POLICY - ORIGINAL

Policy Number:	PN-144448
Insured Name:	United Systems
Inception Date:	2026-02-01
Expiration Date:	2027-05-01
Duration:	15 months
Payment Terms:	90 days from inception
Policy Limit:	\$66,175,694

Financial Information

Insured Value:	\$57,782,224
Premium:	\$318,193
Brokerage Commission:	15.17%

Deductibles

All Other Loss:	\$1,621,000 each and every loss
Earthquake:	\$16,569,000 each and every loss
Named Windstorm:	\$5,487,000 each and every loss
Flood:	\$17,974,000 each and every loss

Self Insured Retention (SIR)

None

Sublimits

Flood:	\$50,000,000
Sfha Flood:	\$10,000,000
Earthquake:	Policy Limit
California Earthquake:	\$20,000,000
Named Windstorm:	Policy Limit
Accidental Interruption:	\$25,000,000
Ammonia Contamination:	\$10,000,000
Automatic Coverage:	\$25,000,000
Contingent Time Element:	\$10,000,000
Errors Omissions:	\$50,000,000
Gross Profits:	18 months
Ingress Egress:	\$25,000,000
Miscellaneous Property:	\$25,000,000
Ordinary Payroll:	365 days
Rental Property:	\$25,000,000
Rolling Stock:	\$10,000,000
Transportation:	\$50,000,000
Valuable Papers Records:	\$50,000,000

Exclusions and Clauses

Terrorism:

Terrorism Exclusion Endorsement (NMA2918)

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss; 1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or 2. any act of terrorism. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public,

in fear. This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 and/or 2 above. If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Nuclear:

Excluded

Communicable Disease:

Included

Cyber:

Included

Sanctions:

LMA 3100 Sanctions Limitation & Exclusion Clause

Microorganism:**Microorganism Exclusion (LMA5018)**

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to: mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health. This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns. This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

Transmission & Distribution Lines:

Transmission and Distribution Lines Exclusion

All transmission and distribution lines, including wire, cables, poles, pylons, standards, towers and any equipment of any type which may be attendant to such installations of any description. This exclusion includes but is not limited to transmission or distribution of electrical power, telephone or telegraph signals, and all communication signals whether audio or visual. This exclusion applies only to above and below ground equipment, except that which is within three hundred and five (305) metres (or one thousand (1,000) feet) of the insured's premises or as defined in the Assured's original policy(ies). This exclusion applies both to physical loss or damage to the equipment and all business interruption, consequential loss and/or other contingent losses related to transmission and distribution lines.

Coverage Information

Earthquake:	Excluded
Strikes, Riots, Civil Commotion:	Included
Named Windstorm:	Excluded
Flood:	Included